**Sendonia CWG Banks and Cash Flow Assessment – Emergency Phase**

All the 3 major banks (NatBank (NRC’s bank) AgriBank ComBank (IFRC’s bank)) have branches in Cowry. Most of the IDPs have bank accounts and most of those who lost documentation including IDs and bank cards during the floods have replaced them. Mobile phone services (including mobile wallets) have been restored and at least each HH owns a mobile telephone

Organizations responding to the emergency have experience and expertise delivering NFI voucher and In-kind responses. The government is against humanitarian organizations giving ‘handouts’ to affected communities as they believe this creates dependency and laziness

People with disabilities, Pregnant mothers and elderly and child-headed HH need more attention and a targeted response to make sure they have the same opportunities as the other groups

## Beneficiary preferences

Interviews with beneficiaries and analysis of secondary information (from previous project monitoring) shows that 53% of the beneficiaries prefer receiving cash, 38% prefer receiving in-kind building materials and only the remaining 9% have preference for receiving vouchers.

## Estimated project costs

The CWG includes in its report, a summary of initial cost estimates made by one of its members, for a proposed project which includes a market-based approach for shelter items:

***Repair construction materials***

Based on previous experiences, the teams were able to estimate the project costs, per beneficiary, for different modalities providing beneficiaries with the same building materials. The commodity costs for cash and vouchers were estimated based on monitoring the average building materials beneficiaries redeemed or purchased in previous projects.

* In-kind (procured from Fort Dipps) (commodity + transport costs + operational overhead costs) = **104,000 CHF**
* Vouchers (transfer value/commodities + procurement cost + internal transport costs + operational overhead costs) = **89.300 CHF**
* Cash (transfer value + operational overhead costs) = **77.900 CHF**

***NFI basket of items***

Based on previous experiences, the teams were able to estimate the project costs, per beneficiary, for different modalities providing beneficiaries with the same NFI kit items. The commodity costs for cash and vouchers were estimated based on monitoring the average NFI kit items beneficiaries redeemed or purchased in previous projects.

* In-kind (procured from Mohar capital) (commodity + transport costs + operational overhead costs) = **104,000 CHF**
* Vouchers (transfer value/commodities + procurement cost + internal transport costs + operational overhead costs) = **89.300 CHF**
* Cash (transfer value + internal transport costs + operational overhead costs) = **77.900 CHF**